

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

PATRICIA A VARNADO

Debtor(s)

Case No. 15-15128

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/29/2015.
- 2) The plan was confirmed on 07/01/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 11/20/2017.
- 6) Number of months from filing to last payment: 31.
- 7) Number of months case was pending: 33.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$2,175.00.
- 10) Amount of unsecured claims discharged without payment: \$84,598.94.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$8,505.00
Less amount refunded to debtor	\$405.00

**NET RECEIPTS:** **\$8,100.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$353.05
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$4,353.05**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AARON SALES & LEASE OWNERSHIP	Unsecured	0.00	NA	NA	0.00	0.00
ANDERSON FINANCIAL NETWORK II	Unsecured	252.00	NA	NA	0.00	0.00
AT & T	Unsecured	252.00	NA	NA	0.00	0.00
ATG CREDIT	Unsecured	32.00	NA	NA	0.00	0.00
CBE GROUP	Unsecured	0.00	NA	NA	0.00	0.00
CHECK N GO	Unsecured	2,000.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	3,500.00	3,842.60	3,842.60	211.28	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	840.00	NA	NA	0.00	0.00
CNAC	Unsecured	0.00	NA	NA	0.00	0.00
COMCAST	Unsecured	307.00	NA	NA	0.00	0.00
Comcast	Unsecured	307.00	NA	NA	0.00	0.00
Comcast	Unsecured	215.00	NA	NA	0.00	0.00
Commonwealth Financial	Unsecured	359.00	NA	NA	0.00	0.00
Commonwealth Financial	Unsecured	70.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT LP	Unsecured	681.00	NA	NA	0.00	0.00
ENHANCED RECOVERY CO L	Unsecured	253.00	NA	NA	0.00	0.00
FIRST FINANCIAL INVESTMENT FUN	Unsecured	2,100.00	NA	NA	0.00	0.00
HSBC BANK USA NA	Unsecured	2,169.00	NA	NA	0.00	0.00
ILLINOIS COLLECTION SVC	Unsecured	75.00	NA	NA	0.00	0.00
IMC CREDIT SVC	Unsecured	163.00	NA	NA	0.00	0.00
JRSI	Unsecured	2,169.76	NA	NA	0.00	0.00
MEDSHLD CLCT	Unsecured	1,638.00	NA	NA	0.00	0.00
MEDSHLD CLCT	Unsecured	1,228.00	NA	NA	0.00	0.00
MEDSHLD CLCT	Unsecured	125.00	NA	NA	0.00	0.00
NATIONAL CREDIT SYSTEMS INC	Unsecured	580.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	62,042.00	62,447.47	62,447.47	3,433.51	0.00
PAUL D LAWENT	Unsecured	2,121.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	0.00	458.20	458.20	25.19	0.00
PEOPLES GAS LIGHT AND COKE	Unsecured	458.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	NA	366.60	366.60	20.16	0.00
Rgs Financial	Unsecured	277.00	NA	NA	0.00	0.00

<b><u>Scheduled Creditors:</u></b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SIR FINANCE	Unsecured	1,500.00	1,033.26	1,033.26	56.81	0.00
Southeast Financial Cu	Unsecured	0.00	NA	NA	0.00	0.00
STANISCONTR	Unsecured	616.00	NA	NA	0.00	0.00
STANISCONTR	Unsecured	553.00	NA	NA	0.00	0.00
STANISCONTR	Unsecured	237.00	NA	NA	0.00	0.00
STANISCONTR	Unsecured	93.00	NA	NA	0.00	0.00
TORRES CREDIT SVC	Unsecured	27.00	NA	NA	0.00	0.00

<b><u>Summary of Disbursements to Creditors:</u></b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$68,148.13</b>	<b>\$3,746.95</b>	<b>\$0.00</b>

<b><u>Disbursements:</u></b>		
Expenses of Administration	<u>\$4,353.05</u>	
Disbursements to Creditors	<u>\$3,746.95</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$8,100.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/07/2018

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.